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ABSTRACT

Statistical data on working women in the United States from age 16 to 70 and over are analyzed for the 1974-75 period. It is noted that the labor force participation of women has risen dramatically since 1950, although the rate has stabilized somewhat since the late 1960's (which is in marked contrast to the rate of their male counterparts, which has persistently declined). Data presented covers the following areas: Labor force status, marital status, occupations, income, and unrelated women living alone. (SH)

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Mature Women Workers: A Profile

U.S. Department of Labor
Employment Standards Administration
Women's Bureau
1976

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INTRODUCTION

In 1975 nearly one-third of all women workers were 45 years of age or over. The labor force participation rate of mature women 1/ has risen dramatically since 1950, although the rate has stabilized somewhat since the late 1960's. This is in marked contrast to the rate of their male counterparts, which has persistently declined.

Increases in labor force activity have been particularly pronounced for married women. Women who drop out of the labor force when they marry or start a family have increasingly sought to return to work when the youngest child begins school or when family responsibilities have lessened.

Mature married women, however, are still less likely to be working than mature women who are widowed, divorced, or separated, because they encounter many obstacles in the job market as they seek to enter or reenter the labor force. They often find employers unwilling to credit their previous work experience or their activities during the period they were out of the labor force as evidence of future potential. Consequently, with rusty or outmoded job skills, little or no recent experience, inadequate counseling, or a lack of job contacts, they frequently must settle for low-skilled and low-paying jobs which require little or no specialized training, and which afford limited opportunity for upward mobility.

These entry or reentry difficulties are reflected in mature women's occupational status and earnings, in the incidence of poverty, and in the duration of their unemployment. On the other hand, once mature women obtain jobs, they have a lower incidence of unemployment than younger women.

1/ In this publication the term "mature women" generally refers to women 45 years of age and over. However, where recent data are not available for this specific age group, other age classifications are used. For example, the data on occupations are for women 35 years of age and over, and the data on unrelated women living alone are for those 55 and over.

LABOR FORCE STATUS

In 1975, 12 million mature women--more than one-third of all mature women--had jobs or were looking for work. Fifty-six percent of these women workers were within the 45- to 54-year age group.

Table 1.--Labor Force Status of Women 16 Years of Age and Over and 45 and Over, Annual Averages, 1975

(Numbers in thousands)

Age	Total civilian population	Civilian labor force					Not in labor force
		Number	Participation rate	Employed	Unemployed Number	Unemployed Rate	
16 years and over	79,886	36,998	46.3	33,553	3,445	9.3	42,868
16 to 44 years	44,807	25,055	55.9	22,272	2,782	11.1	19,752
45 years and over	35,060	11,943	34.1	11,280	661	5.5	23,117
45 to 54 years	12,207	6,666	54.6	6,272	393	5.9	5,541
45 to 49 years	6,028	3,371	55.9	3,168	203	6.0	2,657
50 to 54 years	6,179	3,295	53.3	3,104	190	5.8	2,884
55 to 64 years	10,347	4,244	41.0	4,028	216	5.1	6,103
55 to 59 years	5,466	2,618	47.9	2,488	131	5.0	2,848
60 to 64 years	4,881	1,626	33.3	1,540	85	5.2	3,255
65 years and over	12,506	1,033	8.3	980	52	5.1	11,473
65 to 69 years	4,420	640	14.5	603	38	5.9	3,780
70 years and over	8,085	392	4.8	378	15	3.7	7,693

Note: The sums of component numbers may not add exactly to subtotals or totals due to rounding.

Source: U.S. Department of Labor. Bureau of Labor Statistics: Employment and Earnings, January 1976.

As expected, mature women's labor force participation decreases with age, with a sharp decline among those in the retirement years of 65 and over. In 1975 the labor force participation rate of women aged 45 to 49 was 56 percent; for those 50 to 54 it was 53 percent. The rate for women 65 and over was 8 percent, although 15 percent of the women 65 to 69 were in the work force.

More than 660,000 mature women workers--or 5.5 percent of all mature women in the labor force--were unemployed in 1975. This is substantially lower than the 11.1-percent unemployment rate registered for women 16 to

44 years of age. However, when older women are out of work they can anticipate a longer period of unemployment than younger women; the average duration of unemployment for women aged 16 to 44 was 11.4 weeks, but for mature women (45 and over) it was 17.7 weeks. Also, among unemployed women, a much larger proportion of those aged 45 and over (39 percent) than of those 16 to 44 (25 percent) were unemployed 15 weeks or more.

There were 509,000 additional mature women on involuntary part-time work schedules. Although they were classified as employed, they had accepted part-time work only because they were unable to find full-time jobs.

Table 2.--Duration of Unemployment Among Women Workers, by Age, Annual Averages, 1975

Age	Number (in thousands)	Average (mean) duration in weeks	Percent of all unemployed	
			Less than 5 weeks	15 weeks or more
16 years and over	3,445	12.6	41.7	27.8
16 to 44 years	2,782	11.4	43.7	25.2
16 to 19 years	795	8.6	50.5	16.0
20 to 24 years	769	11.2	44.3	24.9
25 to 34 years	773	13.0	39.6	31.0
35 to 44 years	445	14.1	37.8	32.1
45 years and over	662	17.7	32.9	38.5
45 to 54 years	394	16.4	33.6	36.4
55 to 64 years	216	18.1	34.2	39.6
65 years and over	52	25.1	22.8	50.3

Note: The sums of component numbers may not add exactly to subtotals or totals due to rounding.

Source: U.S. Department of Labor, Bureau of Labor Statistics: Employment and Earnings, January 1976.

EDUCATION

Women workers aged 45 to 54 had attained a median of 12.4 years of schooling in March 1974, equaling the attainment of working men of similar ages. Those women aged 55 to 64 and 65 and over had somewhat lower educational attainments--12.3 and 11.1 years, respectively--yet both of these medians were higher than the corresponsing figures for men.

Table 3.--Median Years of School Completed by Mature Women and Men, by Age and Labor Force Status, March 1974

Age	Women		Men	
	In labor force	Not in labor force	In labor force	Not in labor force
45 to 54 years	12.4	12.2	12.4	10.3
55 to 64 years	12.3	11.4	12.1	9.6
65 years and over	11.1	8.9	10.7	8.7

Source: U.S. Department of Labor, Bureau of Labor Statistics: Special Labor Force Report No. 175.

Labor force attachment of mature women is positively associated with educational attainment. Among white women aged 45 to 54 who did not graduate from high school, less than half (45 percent) were in the work force, while nearly three-fifths (59 percent) of those with diplomas were workers. The impact of a high school diploma was even greater among minority women.2/ Only 48 percent of the 45- to 54-year-old minority women nongraduates, but 67 percent of the graduates, were in the labor force.

2/ Minority women includes black women and other women not counted as white. Spanish-origin women are usually included in the white population--93 percent of the Spanish-origin population is white.

Table 4.--Labor Force Participation Rates of Mature Women, by Age, Race, and Years of School Completed, March 1974

Years of school completed	Age		
	45 to 54 years	55 to 64 years	65 years and over
All Women			
Total	54.5	42.0	8.2
Elementary:			
Less than 5 years 1/	29.8	26.1	4.1
5 to 7 years	43.2	34.5	6.0
8 years	46.1	34.4	6.9
High school:			
1 to 3 years	48.7	37.6	10.2
4 years	58.0	46.3	9.9
College:			
1 to 3 years	58.4	50.0	11.5
4 years	63.0	54.1	9.7
5 years or more	80.8	64.9	14.7
White Women			
Total	54.3	41.5	8.1
Less than 4 years of high school 1/	45.1	34.0	6.6
Elementary: 8 years or less	42.2	31.8	5.4
High school: 1 to 3 years	47.7	37.2	10.3
4 years of high school or more	58.9	47.9	10.6
High school: 4 years	57.5	45.5	9.9
College: 1 or more years	62.4	52.9	11.7
Minority Women			
Total	55.8	46.5	9.5
Less than 4 years of high school 1/	48.4	40.3	9.8
Elementary: 8 years or less	43.6	39.7	10.0
High school: 1 to 3 years	54.1	41.7	8.9
4 years of high school or more	67.4	63.8	7.0
High school: 4 years	64.2	62.9	9.6
College: 1 or more years	75.7	65.3	(2/)

1/ Includes persons reporting no years of school completed.
2/ Percent not shown where base is less than 75,000.

Source: U.S. Department of Labor, Bureau of Labor Statistics: Special Labor Force Report No. 175.

MARITAL STATUS

The labor force participation rates of women 16 years of age and over in March 1975 were very similar for married women, husband present (44 percent) and formerly married women (41 percent). However, among women 45 to 64, there were substantial differences by marital status. For example, only 50 percent of married women 45 to 54 were in the labor force as compared with 69 percent of formerly married women and 76 percent of single women. The comparable figures for women 55 to 64 years old were 36, 53, and 60 percent, respectively. For women 65 and over, the rates were much lower, as shown in the following table.

Table 5.--Labor Force Participation Rates of Women, by Marital Status and Age, March 1975

Age	Total	Single	Married (husband present)	Other marital status 1/
16 years and over	45.9	56.7	44.4	40.7
45 to 54 years	55.1	76.4	50.3	69.3
55 to 64 years	42.0	59.7	35.8	52.4
55 to 59 years	48.7	68.1	42.5	62.0
60 to 64 years	34.5	51.5	27.5	45.6
65 years and over	8.2	16.1	7.2	8.1
65 to 69 years	14.2	28.4	10.5	16.9
70 years and over	4.9	9.5	4.0	4.9

1/ Includes women who were widowed or divorced, or whose husbands were absent.

Source: U.S. Department of Labor, Bureau of Labor Statistics: Unpublished data.

Only 5.4 million women aged 45 and over (16 percent) were mothers with children under 18 years of age; nearly all had children aged 6 to 17 only. The labor force participation rate of these women was 48 percent. Among the very few mature mothers (213,000) with children under 6 years of age, 33 percent were workers in 1975. In 1974, only 24 percent of the mothers with children under 6 years of age were in the labor force.

Table 6.--Labor Force Status of Ever-Married Women 45 Years of Age and Over, by Presence and Age of Children, March 1975

(Numbers in thousands)

Presence and age of children	Population	In labor force	
		Number	Percent of population
All ever-married women	33,123	11,215	33.9
No children under 18 years	27,749	8,684	31.3
Children under 18 years	5,374	2,531	47.1
Children 6 to 17 years only	5,161	2,460	47.7
Children under 6 years	213	71	33.3
Children 3 to 5 years only	167	56	33.5
Children under 3 years	46	15	(1/)

1/ Percent not shown where base is less than 75,000.

Source: U.S. Department of Labor, Bureau of Labor Statistics. Unpublished data.

OCCUPATIONS

The occupational distribution of women aged 35 and over is similar to that of younger women. Mature women, however, are somewhat less likely to be working in professional and technical or clerical jobs than are younger women. Yet they are more apt to be employed as operatives and as managers and administrators.

The occupational differences are more pronounced for minority women than for white women. Only 15 percent of the mature minority women but 36 percent of younger minority women were clerical workers in March 1975. Thirty-four percent of mature white women and 40 percent of younger white women held clerical jobs. Older minority women were also slightly less likely to be in sales and professional jobs than were the younger women. However, minority women 35 years of age and over were much more likely to be in private household work (20 percent) and other service jobs (31 percent) than were younger minority women (4 and 21 percent, respectively). Among mature white women workers, only 2 percent were private household workers and 16 percent held other service jobs.

Table 7.--Major Occupation Groups of Employed Women, by Age and Race, March 1975

Occupation group	All women		White women		Minority women	
	16 to 34 years	35 years and over	16 to 34 years	35 years and over	16 to 34 years	35 years and over
Total (in thousands)	15,664	17,384	13,759	15,235	1,884	2,148
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Professional and technical workers	17.5	15.2	17.8	15.5	15.0	12.7
Managers and administrators (except farm)	3.5	6.9	3.6	7.5	2.8	2.7
Sales workers	6.6	7.0	6.8	7.7	4.4	1.9
Clerical workers	39.2	31.5	39.6	33.9	36.3	14.6
Craft and kindred workers	1.2	1.7	1.3	1.6	1.1	1.9
Operatives (except transport)	8.5	12.5	7.8	12.2	14.0	13.9
Transport equipment operatives	.5	.7	.5	.7	.5	.7
Nonfarm laborers	1.0	1.0	1.1	1.0	.8	1.0
Private household workers	3.0	4.3	3.0	2.1	3.5	19.6
Service workers (except private household)	18.3	18.1	17.9	16.3	21.3	30.8
Farmers and farm managers	.1	.4	.1	.4	(1/)	(1/)
Farm laborers and supervisors	.5	.9	.5	1.0	.3	.4

1/ Less than 0.05 percent.

Source: U.S. Department of Labor, Bureau of Labor Statistics: Unpublished data.

INCOME

The average income from earnings and all other sources for women aged 45 years and over was only $4,342 in 1974. This figure, however, refers to all reported income, including earnings from part-year or part-time jobs. Also included is income from sources other than earnings, for those women who did not work at all. Among the mature women who worked year round full time, the average income was $7,773 in 1974, substantially lower than the $14,817 for men 45 and over and about the same as for women 25 to 44 years ($7,856).

The usual weekly earnings of mature women employed full time in May 1975 were much less than those of similarly employed mature men.

Table 8.--Usual Median Weekly Earnings of Full-Time Workers, and Differentials, by Sex and Age, May 1975

Age	Men (1)	Women (2)	Women's earnings as a percent of men's (3)	Percent men's earnings exceeded women's May 1975 (4)	Percent men's earnings exceeded women's May 1974 (5)
Total 16 years and over	$221	$137	62.0	61.3	64.5
16 to 19 years	115	98	85.2	17.3	22.3
20 to 24 years	162	123	75.9	31.7	32.5
25 to 34 years	227	151	66.5	50.3	53.6
35 to 44 years	251	142	56.6	76.8	79.4
45 to 54 years	247	146	59.1	69.2	75.2
55 to 64 years	222	140	63.1	58.6	68.0
65 years and over	158	118	74.7	33.9	54.5

Note: Column 3 = $\frac{\text{Column 2}}{\text{Column 1}}$ x 100 percent.

Column 4 = $\frac{\text{Column 1 - Column 2}}{\text{Column 2}}$ x 100 percent.

Source: U.S. Department of Labor, Bureau of Labor Statistics: Unpublished data.

Between the ages 35 and 64, women earned from 57 to 63 percent of what men earned in May 1975 (table 8, column 3). Stated another way, men earned between 59 and 77 percent more than their women counterparts (column 4). The largest gap--the margin by which men's earnings exceeded women's--was among those aged 35 to 44. This is the age when large numbers of women reenter the job market after a period of absence--disadvantaged by outmoded job skills, no recent work experience, and a lack of knowledge about job opportunities.

A longitudinal study of women 30 to 44 years of age conducted by the Ohio State University 3/ has found that more women of this age group retrogressed than progressed in their careers--between their first job after leaving school and their current job. The degree of success that women enjoy in the labor market is substantially related to the extent

3/ See Dual Careers: A Longitudinal Analysis of the Labor Market Experience of Women, Center for Human Resource Research, The Ohio State University, Columbus, Ohio. 4 volumes (May 1970, September 1972, February 1975, and December 1975). Contracted by the U.S. Department of Labor, Employment and Training Administration.

of their previous investments in both education and training. This suggests the importance of continuing adult education and job training programs for women who have been out of the labor force for a considerable period.

Although the earnings gap was smallest among mature workers aged 65 and over, the weekly earnings of these men and women who worked were very low for both sexes. The extent to which earnings of men exceeded those of women was less in 1975 than it was in 1974.

Since earnings are usually the largest income component, the poverty rates of older women are greatly affected by their labor force status. Among all mature women, 12.7 percent had low incomes in 1974, slightly higher than the 11.9-percent rate for all women aged 14 and over.4/ However, 6.3 percent of the mature women who worked at anytime during the year but only 2.8 percent of those who worked year round full time had low incomes. Among women aged 45 and over who did not work in 1974, 17.0 percent had low incomes; these women accounted for four-fifths of all low-income mature women.

With the increasing age of mature women, there is a greater likelihood of their having low incomes. In 1974, 8.4 percent of those 45 to 54 and 10.7 percent of those 55 to 59 had incomes below the low-income level. However, among those ages where labor force participation drops rapidly (see table 1), the poverty rate increased. Among women 60 to 64 and 65 and over, 11.6 and 18.3 percent, respectively, were poor.

Low incomes among mature minority women were considerably more prevalent than among white women. Of the women 45 years of age and over, 2.2 percent of the white women but 7.6 percent of the minority women who worked year round full time in 1974 had low incomes. A major factor contributing to the higher incidence of poverty among minority women is their concentration in low-paying jobs (see table 7). While 10.7 percent of all mature white women had low incomes, 31 percent of the mature minority women lived in poverty.

4/ The low-income or poverty level classifies persons living in families and unrelated individuals as being above or below this level, using cutoffs adjusted to take into account such factors as family size, sex and age of the family head, number of children, and farm-nonfarm residence. In 1974 these low-income thresholds ranged from $2,002 for an unrelated woman aged 65 and over living on a farm, to $8,972 for a nonfarm male headed family of seven or more persons, one of whom was under 18 years of age. The threshold for a nonfarm family of four persons was $5,038 in 1974, about 11 percent higher than the comparable 1973 level of $4,540.

Table 9.--Incidence of Poverty Among Mature Women in 1974, by Work Experience and Race

(Persons 45 years of age and over as of March 1975)

Work experience and race	Percent below poverty level				
	45 years and over	45 to 54 years	55 to 59 years	60 to 64 years	65 years and over
All women	12.7	8.4	10.7	11.6	18.3
Worked in 1974	6.3	5.2	6.6	7.2	9.5
Year round full time	2.8	2.4	3.1	3.1	4.9
Did not work in 1974	17.0	13.3	15.6	14.9	19.6
White women	10.7	6.2	8.9	9.6	16.3
Worked in 1974	4.7	3.6	4.9	5.7	7.6
Year round full time	2.2	1.8	2.4	2.8	4.7
Did not work in 1974	14.6	9.9	13.4	12.6	17.5
Minority women	31.1	26.4	27.7	29.7	39.4
Worked in 1974	19.3	17.3	20.5	21.2	24.3
Year round full time	7.6	6.9	10.3	6.7	8.7
Did not work in 1974	40.4	40.5	38.4	36.0	42.1

Source: U.S. Department of Commerce, Bureau of the Census: Current Population Reports, P-60, No. 102.

UNRELATED WOMEN LIVING ALONE

Nearly 6.4 million white women and 660,000 minority women 55 years of age and over were not living in families in 1974. These 7 million women accounted for 31 percent of all women aged 55 and over. Among all women aged 14 and over who were not living in families, more than 6 out of 10 were 55 or older. Also, 93 percent of the mature white women and 87 percent of the mature minority women not living in families were living alone.

Substantial portions of these women had low incomes in 1974 (despite the poverty cutoffs being lowest for women aged 65 and over who live alone). Among those 55 to 64 years of age, 23 percent of white and 52 percent of minority women were poor in 1974. Among women 65 and over who lived alone, the impact of poverty was even more severe--30 percent of the white women and 68 percent of the minority women had low incomes. Of all poor unrelated women aged 14 and over who lived alone, 81 percent were 55 years and over.

Table 10.--Living Arrangements in 1974 of Women 55 Years of Age and Over Who Were Unrelated Individuals, by Low-Income Status, Race, and Age

(Numbers in thousands)

Age and living arrangement	White			Minority		
	Total	Low income	Percent of total	Total	Low income	Percent of total
55 to 64 years						
Total	1,745	401	23.0	254	132	52.0
Living alone	1,598	334	20.9	214	100	46.7
Living with nonrelatives	146	67	45.9	41	32	(1/)
In households	123	56	45.5	31	24	(1/)
In group quarters	23	11	(1/)	10	8	(1/)
65 years and over						
Total	4,641	1,405	30.3	406	270	66.5
Living alone	4,359	1,300	29.8	359	244	68.0
Living with nonrelatives	282	106	37.4	47	26	(1/)
In households	259	97	37.5	43	23	(1/)
In group quarters	23	9	(1/)	4	3	(1/)

1/ Percent not shown where base is less than 75,000.

Source: U.S. Department of Commerce, Bureau of the Census: Current Population Reports, P-60, No. 102.

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